

Allen Stanley
Assistant Vice President

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January 8, 2010

Scott Anthony Duane Harris Register # 08186-025 FPC Duluth Federal Prison Camp Post Office Box 1000 Duluth, Minnesota 55814

Re: Criminal Conviction - Prohibition from Banking Industry

Dear Mr. Harris:

The Federal Reserve Bank of Atlanta has become aware that you were convicted upon a plea of guilty of Bank Theft, Embezzlement, or Misapplication by Bank Officer or Employee in connection with your employment by Regions Bank. A copy of your judgment is attached. Because you have been convicted of a crime involving dishonesty or breach of trust, you are automatically subject to the prohibitions set forth in Section 19 of the Federal Deposit Insurance Act, as amended ("Section 19")(12 U.S.C. § 1829) for banking organizations and in Section 205 of the National Credit Union Act, as amended ("Section 205(d)") (12 U.S.C. § 1785(d)) for insured credit unions.

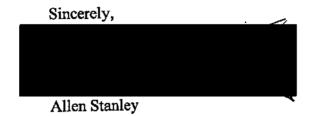
Section 19 and Section 205(d) prohibit you from becoming or continuing as an institution-affiliated party with respect to any of the banking organizations or credit unions described below. This means that you may not, among other things, act as an employee, officer, director, or agent of these banking organizations or credit unions. Nor may you otherwise participate, directly or indirectly, in the conduct of the affairs of any of these organizations. You are also prohibited from directly or indirectly owning or controlling any insured depository institution or holding company. These statutes do not prohibit you from being a normal, armslength customer of a banking organization or credit union, such as having a loan, checking or savings account.

The prohibitions of Section 19 and Section 205(d) cover all insured depository institutions, including, but not limited to, any bank, savings association or credit union, and their holding companies, as well as Edge corporations and Agreement corporations. The Federal Deposit Insurance Corporation may grant written consent for you to engage in otherwise prohibited conduct with respect to insured depository institutions, and the Federal Reserve may grant written consent with respect to bank holding companies and Edge and Agreement corporations. The Office of Thrift Supervision may grant consent with respect to savings and loan association holding companies. The National Credit Union Administration Board may grant consent for insured credit unions. The automatic prohibition does not cover non-bank

subsidiaries of bank holding companies or uninsured branches or agencies of foreign banks, unless the appropriate federal banking agency takes further action against you.

Should you engage in prohibited conduct without obtaining the required consent from the appropriate agency, you could be subject to daily criminal fines of up to \$1,000,000 or up to five years imprisonment.

This letter will be posted on the website of the Board of Governors of the Federal Reserve System. If you believe that the prohibitions of Section 19 and Section 205(d) do not apply to you, because, for example, your conviction has been reversed on appeal, or for any other reason, please contact Assistant Vice President Cliff Stanford in writing at this Reserve Bank.



cc:

Stephen Meyer Assistant General Counsel Board of Governors Legal Division – Mail Stop 13 Washington, D.C. 20551

Director, Department of Supervision National Credit Union Administration 700 Central Parkway Suite 1600 Atlanta, Georgia 30328

Michael C. Carr Assistant U.S. Attorney U.S. Attorney's Office 402 West Main Street, Suite 2A Benton, Illinois 62812

Trey Wheeler Regions Bank CPC Federal Reserve Bank of Atlanta

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Jorge Solis, Division Director Illinois Department of Financial Regulation 310 South Michigan Avenue Suite 2130 Chicago, Illinois 60604

Melissa A. Day Federal Public Defender's Office 401 West Main Street Post Office Box 1075 Benton, Illinois 62812

Nathan Hanna Corporate Security c/o Regions Bank 417 North 20<sup>th</sup> Street Birmingham, Alabama 35203 Judgment and Disposition Order, dated October 20, 2009, concerning *United States of America v. Scott Anthony Duane Harris*, Case No. 4:09CR40029-001-GPM, in the United States District Court for the Southern District of Illinois on file.